DEPARTMENT OF PLANNING & ECONOMIC DEVELOPMENT

SAINT PAUL HOME LOAN FUND



Telephone: 651-266-6626

Facsimile: 651-228-3341



CITY OF SAINT PAUL Christopher B. Coleman, Mayor

25 West Fourth Street Saint Paul, MN 55102

Dear Applicant,

Thank you for your interest in the Saint Paul Home Loan Fund. Enclosed are the informational flyers and application materials that you have requested. Please fill out as much of the application as you can, sign the disclosures, and return the original copies along with the following items to:

Ed Niewinski City of Saint Paul 25 West Fourth Street – Suite 1200 Saint Paul, Minnesota 55102

- 1. Cover letter indicating which type of loan you're interested in (straight purchase, purchase with rehab, or refinance with rehab). Please indicate the approximate amount of rehab involved, if applicable.
- 2. Pay stubs covering the most recent thirty (30) days.
- 3. Bank statements covering the most three (3) months.
- 4. If you are a first time home buyer, include Federal tax returns covering the most recent three (3) years (include all W2s and schedules).
- 5. If you are self-employed, include Federal tax returns covering the most recent two (2) years (include all W2s and schedules), and a year-to-date income statement.
- 6. Court documents (divorce, bankruptcy, child support, etc.), if applicable.
- 7. Explanation letter (employment gaps, credit issues, etc.), if applicable.
- 8. Check in the amount of \$18.00 per applicant (or married couple) payable to **City of Saint Paul**.

Upon receipt of these materials, your application will be processed for conditional approval. Original documents will be returned to you by mail. Please call with any questions.

Sincerely,

Ed Niewinski Loan Specialist 651 / 266-6621

Uniform Residential Loan Application

This application Go-Borrower is Borrower's spo- her liabilities m	nformati use) will	on mus be used	t also be I as a basi	provid s for la	ded (ar oan qua	nd the alificati	appropon	oriate b	ox check ne income	ed) wi	hen (tl	he inco Borrow	me or er's sp	asse ouse	ts of will n	a pers ot be u	on oth ised as	er tha	n the '	Borro	wer" (alificat	including the ion, but his o
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Fannie Mae Form 1003 01/04

	,	/ MONTHLY INCOME	AND COMBINED HOUS	SING EXPENSE INFOR	MOLTAN	
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
						Propused
	\$	\$	\$	Rent	\$	
Overtime				First Mortgage (P&I)		\$
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe				Homeowner Assn. Dues		
other income," below)				Other:		
Total	\$	\$	\$	Total	\$	\$
"Self Employed Borrower(s) m	nay be required to pro	ovide additional documental	tion such as tax returns and fin	ancial statements.		
D				d = -4.0		
B/C Describe Other in			parate maintenance income nee (C) does not choose to have it c		ın.	Monthly Amount
				,,,		\$
						\$
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			VI. ASSETS AND LIAE	BILITIES		
meaningfully and fairly present schedules must be completed a	ed on a combined bas bout that spouse also.	sis; otherwise, separate State	automobile toans, revolving ch	Co-Borrowers if their assets an red. If the Co-Borrower section to ts. List the creditor's name, add arge accounts, real estate loans (*) those liabilities which will be	was completed about a spouse, Completed dress and account number for a s, alimony, child support, stock	this Statement and supporting Jointly Not Jointly all outstanding debts, Including pledges, etc. Use continuation
Description Cash deposit toward purchase h	neld by:	\$	the subject property.	() those habilities which will be		s caned or apost failtialiting of
		-	LIABII	LITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
			Name and address of Company		\$ Payment/Months	
I ist sheeking and say	inna accounta h	alaus	There are an according to the party		V Cymonymonais	\$
List checking and savi Name and address of Bank, S&		elow	Acct. no.			
			Name and address of Company		\$ Payment/Months	\$
Acct. no.		\$				
Name and address of Bank, S&	L, or Credit Union					
					1	
			Acct. no.	,	€ Bormont/Months	
			Name and address of Company		\$ Payment/Months	\$
Acct. no.		\$				
Name and address of Bank, S&	C, or Credit Union					
			Acct. no.			
			Name and address of Company		\$ Payment/Months	\$
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Name and address of Bank, S&I		-				
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			Acct. no.		A D	
			Name and address of Company		\$ Payment/Months	s
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Stocks & Bonds (Company nam	ne/number	\$				
& description)						
			Acet. no.			
			Name and address of Company		\$ Payment/Months	\$
Life insurance net cash value		\$				
Face amount: \$	ľ	-				
Subtotal Liquid Assets	, l	\$				
		\$				
Real estate owned (enter marke from schedule of real estate own	ned)	•	Acet on			
Manual Index - 1 to - 2		•	Acct. no. Name and address of Company	,	\$ Payment/Months	
Vested interest in retirement fun		\$				\$
Net worth of business(es) owner (attach financial statement)	d S	\$				
Automobiles owned (make and)	year)	\$				
			Acct. no.			
			Alimony/Child Support/Separate Owed to:	Maintenance Payments	\$	
Other Assets (itemize)	-	\$	CHOU IO.			
	ľ		Job-Related Expense (child care	e, union dues, etc.)	\$	
			Total Monthly Payments		\$	
	otal Assets a.	•	宣传文化的诗文中的诗文 图图图图		Total Liabilities b.	\$
	viai Assels a.	\$	(a minus b)		TOTAL CIADIIILES D.	*

							ETS AND LIA	BILITIES	(cont.)						
Schedule of Real	Estate Owned (if add	ltional prope	erlies are own	ed, us	e continua	tion shee	t.)								
Property Artifica	ss (enter S if sold, PS i	1 oenduna sa	nfe	_	Type of	ı	Present	Amou	ntol	Gross	Mortgage	Insurar Mainten	апсе,		Net
	ing held for income)	- parturing so		~	Proporty	M	arket Value	Mortgages	& Liens	Rental Income	Payments	Taxes &	Misc.	Hent	al Income
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					Totals	 \$		s		\$	\$	s	i	\$	
List any addition	al names under which	h credit has	s previously	been			ate appropriate c		and accoun	at number(s):				-	
А	ilarnate Name					Cre	editor Name					Account Num	per		
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	VII. DETAILS	OF TRA	ANSACTIO	NC						VIII. DECLA	RATIONS				
a. Purchase prio			\$				If you answer	"Yes" to any	questions é	through I, plea	se use continu	etion	Вагтом	er C	o-Barrower
	provements, repairs	_					sheet for expla	лаtion.				<u> </u>	/ee _	No.	Yes No
c. Land (it acquir							a. Are there an	y outstanding :	judgments aga	ainst you?				_	
	ol. debts to be paid off)						7	•		the past 7 years?	,		_][_] [
e. Estimated pre									eclased upon e	or given title or de	ed in lieu thereof		_] [_][[_	
f. Estimated clos							in the last 7	уөвгө?				_		_I.	
g. PMI, MIP, Fur	·						d. Are you a pa	erty to a lawsui	1?				_ [_	
h. Discount (if Bo	orrower will pay)						e. Have you	directly or inc	directly been	obligated on a	ny loan which r enl?	esutted in	_] [_		
i. Total costs (add items a through h)													
. Subordinate fi	inancing						mortgage, f	inancial obliga	ation, bond, o	rioan guarante	(mobile) home I g. If "Yes," provi A case number, i	de details,			
k. Borrower's old	osing costs paid by Self	ler					reasons for	the action.)	ADDIESS OF L	BIRDI, FIR OF V	A case number, i	r any, and		, ,	
I. Other Credits	(explaiл)		ŀ				f. Are you pro	esently delinqu	ent or in deta	auit on any Fede oan-guarantee?	ral debt or any o	other loan,			$\sqcup \sqcup$
										preceding question	on.	-		—I.	
							g. Are you obli	gated to pay a	limony, child s	ирроп, от верага	to maintonance?	-	-	 !!	
							հ. Isany parto	of the down pay	yment borrow	ed?		į.		 	$\vdash \vdash \vdash$
m. Loan amount (exclude PM).	, MIP, Funding Fee fina	inced)					i. Are you a co	p-maker or end	lorser on a no	le?		L	[_	
		····,										₋		— İ.	
n. PMI, MIP, Fur	nding Fee linanced						j. Are you a U	.S. cltizen?					-	⊣ Ⅱ	Ы ⊦-
							k. Are you a permanent resident alien?								$\sqcup \vdash$
o. Loan amount	(add m & n)						i. Do you intend to occupy the property as your primary residence? If "Yes," complete question in below.								
							li "Yes," con	npiete questior	I III Delow.			-	r	}.	
 p. Cash from/to (subtract j, k, 							m. Have you h	ad an ownersh	lp interest in a	property in the la	st three years?	Ĺ		יוע	$\sqcup \sqcup \sqcup$
							(f) What t	ype of property I home (SH), o	did you own -	principal resident	ке (РР),	_			
							(2) How did you hold little to the home - solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?								
						_	1				(O)7	_		— J.	
							WLEDGMEN								
Each of the unde	rsigned specifically rep n provided in this appli	resents to L	ender and to	Lend	er's actual	or potent	ial agents, brokers	processors, a	attomeys, inst	rers, servicers, s	uccessors and as	signs and ag	rees and	lackno	wiedges that
may result in civil	n provided in this appli I llability, including mon	etary damag	ges, to any pe	NSON	who may s	ufier any	posite my signate loss due to reliand	e upon any mi	srepresentatio	n that I have ma	de on this applica	tion, and/or in	crimina	i penal	ties including
	, line or imprisonment o on the property describ														
	on the property describ age loan; (5) the prope														
	Londor, its successors assigns may continuous														
	ented herein should ch														
remedies that it r	may have relating to si transferred with such n	uch delinque	ency, report n	ny na	me and ac	count into	rmation to one or	more consum	er cradit repo	rting agencies; (9) ownership of the	e Loan and/o	or admin	istratio	n of the Loan
implied, to me reg	rænsterred with such n gerding the properly ar	the conditio	n or value of	the pr	operty; an	iner Lena 1 (11) my	fransmission of th	drokers, maure ls application a	ns, servicera, as an *electror	ic record" contair	ing my "electroni	c signature."	as those	terms	are dofined i
	l and/or state laws (ex- inis application wore de						e transmission of	this application	containing a	facsimile of my s	ignature, shall be	as effective,	елюсе	able an	id valid as if a
paper version or i	icis application word of	MADLAN COLL	dentiting may brid	yrı alı ı	erruera eign	awir.									
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Borrower's Signa	lure					Oate 		1	er's Signature				ŧ	Date	
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The following jets	ormation is requested	by the Fode					R GOVERNM				lianca with acust	credit opport	unity fai	r housi	ing and home
mortgage disclos	ure laws. You are not i	required to f	fumish this inf	orme!	ion, but ar	e encoure	aged to do so. The	law provides	lhat a lender i	may discriminate	neither on the ba	sis of this into	metion	nor or	n whether yo
	it, If you furnish the in uired to note the infort														
	isclosures satisty all red			nder	is subject	ınder app	licable state law fo			7					
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Sex: To be Complete	female d by interviewer	Interviewer	Male 's Name (prin	t or h	Del)			Sex:	Name and A	Female ddress of Intervia	wer's Employer	310			
This application v	-	uviviowe)	. J. FARIO (PRII)		p~4)				. source dates A	~ *** *** A* ** *************					
	}	Interviewer	's Signature					Date	1						
	-face interview		, p.g.,					7414							
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(Page 3 of 4 pages)

Freddie Mac Form 65 01/04

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower. Borrower: Agency Case Number: Lender Case Number:

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.								
Borrower's Signature	Date	Co-Borrower's Signature	Date					
X	ľ	X	Ì					

NOTICE TO APPLICANTS: EXHIBIT A

This is notice to you as required by the Right to Financial Privacy Act of 1978 that the United States Department of Housing and Urban Development/Veterans Administration Loan Guaranty Service or Division has a right of access to financial records held by a financial institution in connection with the consideration or administration of assistance to you. Additionally, the HRA has granted this same right of access to the Federal National Mortgage Association. Financial records involving your transaction will be available to the United States Department of Housing and Urban Development/Veterans Administration Loan Guaranty Service or Division and the Federal National Mortgage Association without further notice or authorization but will not be disclosed or released to another Government Agency or Department without your consent except as required or permitted by law.

EQUAL CREDIT OPPORTUNITY ACT NOTICE:

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, set, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Washington, D.C. 20580. The State Agency which administers compliance with the State law is the Minnesota State Department of Human Rights, St. Paul, Minnesota 55101.

APPRAISAL DISCLOSURE:

On December 14, 1993 the Federal Reserve Board put into effect a rule which states that "creditors may automatically provide a copy of an appraisal report to all applicants for certain dwelling-secured loans, or they may provide a copy upon the applicant's request". Applicants may obtain a copy of the appraisal report by submitting a written request within 90 days of the loan application date. The applicant may be charged for copies. The Lender then has 30 days from the receipt of the request to provide a copy of the report.

The undersigned applicant certifies that a copy of the following has been received:

1.	Right to Financial Privacy A	Act Notice (Exhibit A).						
2.	Equal Credit Opportunity Act Notice.							
3.	Appraisal Disclosure.							
Applicant's	Signature	Date						
Applicant's	Signature	Date						

AUTHORIZATION TO RELEASE INFORMATION

I/We have applied for a loan from the City of Saint Paul. As part of the application process, the City of Saint Paul may verify information contained in my/our loan application and in other documents required in connection with the loan. This verification process will be conducted either prior to closing or subsequent to closing, and may be performed either by employees of the City of Saint Paul or by independent third parties, as a part of the origination, processing, underwriting, closing or quality control programs of the City of Saint Paul.

I/We authorize you to provide the City of Saint Paul and to any investor to whom the City of Saint Paul may sell this loan, any and all information and documentation that they request. Such information includes, but is not limited to: employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns. The City of Saint Paul, or any investor that purchases the mortgage, may address this authorization to any party named in the loan application.

Your prompt reply is appreciated.	
Thank you.	
Applicant	
Applicant	-

A copy of this authorization may be accepted as an original.